

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. 09-31156

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James A Farnsworth
2844 West 400 South
Lehi, UT 84043

Tiffany Farnsworth
aka Tiffany Bullock
2844 West 400 South
Lehi, UT 84043

Social Security No.:
xxx-xx-4135

xxx-xx-0675

Employer's Tax I.D. No.:

Petition date: 10/12/09

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/27/10

R. Kimball Mosier
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 09-31156

User: mkh
Form ID: rab18j

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Total Noticed: 41

Date Rcvd: Jan 27, 2010

The following entities were noticed by first class mail on Jan 29, 2010.

db/jdb +James A Farnsworth, Tiffany Farnsworth, 2844 West 400 South, Lehi, UT 84043-5612
aty +Mark S. Middlemas, Lundberg & Associates, 3269 South Main Street, Suite 100,
Salt Lake City, UT 84115-3773
tr +Kenneth A. Rushton tr, P.O. Box 212, Lehi, UT 84043-0212
ust +United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300,
Salt Lake City, UT 84111-3402
6668798 +ACS, PO Box 7051, Utica, NY 13504-7051
6668799 Advanta, PO Box 844, Spring House, PA 19477-0844
6668800 +Alliance One, PO Box 211128, Eagan, MN 55121-2528
6668801 Allianceone Receivables Management, PO Box 3111, Southeastern, PA 19398-3111
6668803 +America First Credit Union, PO Box 9199, Ogden, UT 84409-0199
6668805 Bank Of America, PO Box 15726, Wilmington, DE 19886-5726
6668806 Bonneville Collections / Maverick, PO Box 150621, Ogden, UT 84415-0621
6668807 +Capital Management Services, 726 Exchange Place, Suite 700, Buffalo, NY 14210-1464
6668808 Capital One, PO Box 60599, City Of Industry, CA 91716-0599
6668811 +Check City, PO Box 970183, Orem, UT 84097-0183
6668810 +Check City, 15 S. State Street, Orem, UT 84058-5417
6668812 Citibank, PO Box 6000, The Lakes, NV 89163-6000
6668813 Ditch Witch Of The Rockies, PO Box 7, Commerce City, CO 80037-0007
6668814 +Fourth District Court Orem, Case No. 090201816 & 090203412, 125 North 100 West,
Provo, UT 84601-2849
6668815 +GMAC, PO Box 78234, Phoenix, AZ 85062-8234
6668816 +HSBC Ameritech, PO Box 5253, Carol Stream, IL 60197-5253
6668818 +Johnson & Riddle, P.O. Box 7811, Sandy, UT 84091-7811
6668820 LHR, 56 Main St., Hamburg, NY 14075-4905
6668819 +Lending Edge, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486
6668821 +Nelnet Education Planning, PO Box 82561, Lincoln, NE 68501-2561
6668822 Nephi Sandstone Corp, PO Box 137, Nephi, UT 84648-0137
6668823 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541)
6668825 RGS Financial, PO Box 2149, Addison, TX 75001-2149
6668824 +Raincheck, 671 North State Street, Orem, UT 84057-3805
6668826 Saxon Mortgage Services, PO Box 961105, Fort Worth, TX 76161-0105
6668827 +Sprinkler Supply Company, C/O Duffin & Associates, 311 South State Street Suite 380,
Salt Lake City, UT 84111-5215
6668828 +Summit Solutions USA, C/O Express Home Solutions, 595 Stewart Ave #720,
Garden City, NY 11530-4725
6668829 +Timbercrafts Of Utah, 2249 South 2700 West, Salt Lake City, UT 84119-1282
6668830 Utah Community Credit union, PO Box 1900, Provo, UT 84603-1900
6668831 Utah State University, PO Box 3295, Milwaukee, WI 53201-3295
6668833 +Willimam A Mark, PO Box 7811, Sandy, UT 84091-7811

The following entities were noticed by electronic transmission on Jan 27, 2010.

aty +E-mail/Text: michael@stonelawfirm.net Edward J. Stone,
The Stone Law Firm, 859 East 900 South, Suite 201, Salt Lake City, UT 84105-1362
6668800 +EDI: ALLIANCEONE.COM Jan 27 2010 19:18:00 Alliance One, PO Box 211128,
Eagan, MN 55121-2528
6668802 +EDI: AMEREXPR.COM Jan 27 2010 19:23:00 America Express, PO Box 650448,
Dallas, TX 75265-0448
6668804 EDI: ARSN.COM Jan 27 2010 19:28:00 Associated Recovery Systems, PO Box 469046,
Escondido, CA 92046-9046
6668805 EDI: BANKAMER2.COM Jan 27 2010 19:23:00 Bank Of America, PO Box 15726,
Wilmington, DE 19886-5726
6668809 +EDI: CHASE.COM Jan 27 2010 19:23:00 Chase, PO Box 94014, Palatine, IL 60094-4014
6668812 EDI: CITICORP.COM Jan 27 2010 19:23:00 Citibank, PO Box 6000, The Lakes, NV 89163-6000
6668817 E-mail/Text: JPF-EBN@jpfrylaw.com John P. Frye, PO Box 13665,
Roanoke, VA 24036-3665
6668832 +EDI: WFFC.COM Jan 27 2010 19:28:00 Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.